10/008,222 Art Unit 2136 Docket 9200

IN THE SPECIFICATION:

Please replace the Abstract with the following.

<u>Abstract</u>

A method is provided of authorizing third parties to conduct financial transactions via an ATM. A user firstly encrypts details of a transaction to be performed on a personal digital assistant (PDA) or similar device, and then transfers the encrypted data to a third party device. The third party lacks the decryption key, and is unable to access the transaction details or details of the user s account. The third party then accesses an ATM and transfers the encrypted data to the ATM. The ATM operator is able to decrypt the data, and performs the transaction. The transaction may include data limiting its performance to specific time periods, location, or repetitions.

IN THE DRAWING:

A PROPOSED DRAWING AMENDMENT is herewith submitted for approval.

IN THE CLAIMS:

Please amend the claims to stand in conformity with the following COMPLETE LISTING OF CLAIMS.